HEALTH CARE BENEFITS AT-A-GLANCE

Health Maintenance Organization (HMO)
Managed by Kaiser Permanente

Physician Network Area	Metropolitan Washington D.C., including Northern Virginia and Baltimore areas; includes the City of Fredericksburg, Spotsylvania and Stafford Counties, and portions of Caroline, Culpeper, Fauquier, Hanover, King George, Orange and Westmoreland Counties.
Plan Contact Information	Kaiser Customer Service: (301) 468-6000 Website: www.kaiserpermanente.org
Primary Care Physician	Yes – required Referrals required
Annual Deductible	N/A
Yearly Out-of-Pocket Limit	$3500 individual/$9400 family
Office Visits (Physician or Specialist)	Covered in full after $10 copay. All preventive care visits for physicals, pap smears, immunizations, etc. covered in full. No charge for children up to age 5.
Inpatient Hospital Care/Doctor's Services	Covered in full.
Laboratory & X-ray	Covered in full.
Prescription Drugs	*Kaiser pharmacy (up to 30 day supply):* $10 copay for generic $20 copay for brand formulary $35 copy for brand non-formulary *Mail Order (up to 90 day supply):* $16 copay generic $36 copay brand formulary $66 copay brand non-formulary
Maternity Care	Covered in full after $10 copay on first pre-natal visit.
Well Child Care	Covered in full.
Preventive Care Visits	Covered in full.
Emergency Treatment	Covered in full after $150 copay per visit. Waived if admitted.
Mental Health Services and Substance Abuse Treatment	**Inpatient** – Covered in full when medically necessary. **Outpatient** - $10 individual visit copay; $5 group visit copay.
Infertility Coverage	Coverage for in-vitro fertilization for up to 3 completed attempts per lifetime; covered at 50% of allowable charges.
Dental Care (additional coverage available through Delta Dental plan – separate premium required)	Discounts on services.
Hearing Aids	1 hearing aid/ ear/ every 36 months, $1,000 maximum.
Routine Vision Care	In addition to Davis Vision benefits, eye refraction exam/ ophthalmology visits: $10 copay; eyewear/contact lens discounts also available.